



# APOLLO UNIT TRUST FUNDS

It's time to invest in the market!



APOLLO ASSET  
MANAGEMENT

## WHAT ARE UNIT TRUST FUNDS?

Unit Trust Funds are collective investment vehicles through which investor's funds are pooled together to purchase a portfolio of financial securities such as equities, shares, bonds, bills, bank deposits etc. Unit Trust Funds are managed by professional fund managers. A unit trust fund is created by a deed which constitutes a contractual agreement governing the relationship between the trustee, fund manager and unit holder.

The total value of the pool of invested funds is split into equal portions called units. Your contributions to a unit trust are used to purchase units. Each unit represents an equal fraction of the total value of the pool of invested funds.

## CHOOSE FROM A DIVERSE RANGE OF FUNDS

### 1. APOLLO EQUITY FUND

#### Investment Objective

The objective of the Equity Fund is to generate long-term capital growth through investing principally in equities/shares. The risk profile for this fund is a medium to high risk with investments in stocks across several sectors of the economy.

The fund aims to achieve capital appreciation through investments in listed securities of companies on the Nairobi Securities Exchange.

Investors in this fund should have medium to long term investment horizon and is suitable for those investors who are seeking opportunities to achieve long term capital growth.

Risk Profile	Aggressive
Lump sum Investment	Minimum Kshs.10,000
Additional Top Up	Minimum Kshs. 5,000

Regular contributions can be done by direct debit order.

#### Charges:

Initial Fee: up to 5%

Annual Management Fee: up to 2%



## 2. APOLLO BALANCED FUND

### Investment Objective

The objective of the fund is to seek long term stability and moderate capital growth, consistent with moderate investment risk whilst delivering reasonable level of income. Investments shall consist of a well balanced portfolio comprising of shares of growth oriented companies, stocks that pay dividends consistently and secure high interest bearing investments such as treasury bills, bonds and bank deposits. (Typical investments would be split on a 50/50 basis)

This fund is suitable for those investors with a medium to long term investment horizon and moderate risk tolerance

Risk Profile	Medium
Lump sum Investment	Minimum Kshs. 10,000
Additional Top Up	Minimum Kshs. 5,000

Regular contributions can be done by direct debit order.

### Charges:

Initial Fee: up to 4%

Annual Management Fee: up to 2%



### 3. APOLLO MONEY MARKET FUND

#### Investment Objectives

The objective of the Money Market Fund is to obtain a reasonable level of return while preserving the capital and offering income. Fund aim is to generate total return through investing in high quality money market instruments with a short maturity profile to ensure liquidity and capital preservation at all times. The fund is suitable for investors seeking capital stability a higher interest rate than bank deposits.

The fund is suitable for those investors seeking low risk and capital preservation.

Risk Profile	Low to Medium
Lump sum Investment	Minimum Kshs.10,000
Additional Top Up	Minimum Kshs. 2,000

Regular contributions can be done by direct debit order.

#### Charges:

Initial Fee 0%

Annual Management Fee: up to 2%



### 1. POOLING OF RESOURCES

Apollo Unit Trust Funds offer a means of pooling resources with other like-minded investors and diversifying your risk. The pooled funds are invested in a diversified range of assets reducing the risk of direct investment in the financial markets. You also benefit from strength in numbers as the total contributions from unit holders allows the fund managers to purchase shares and bonds that you may not afford as a small investor.

### 2. EXPERTISE IN PROFESSIONAL MANAGEMENT

Apollo Unit Trust Funds are managed by qualified investment managers whose core business is investments. Few people have the time, skills or experience to actively manage their investments. You can benefit by allowing this to be done by professionals.

### 3. EASY AND AFFORDABLE

Apollo Unit Trust Funds are a convenient and low-cost way of investing in financial markets. The investors are able to invest in a wide range of investments. The fund manager handles all of the administrative work

### 4. CONFIDENCE

Apollo Asset Management Limited, a subsidiary of Apollo Investment Limited is the promoter of the Apollo Unit Trust.

Apollo Investment is one of the leading financial services groups in Kenya, established in 1977 offering insurance and investment services. The Group has offices and branches in major towns in the Kenya as well as a regional presence in East Africa.

### 5. LIQUIDITY

Apollo Unit Trust Funds are flexible and easily accessible. Investors can sell all or part of their investments at any time. However, we recommend that investments in the Balanced and Equity funds should be viewed as medium to long-term investments in order to benefit from market cycles.

## 6. SAFE AND TRANSPARENT

Apollo Unit Trust Funds are regulated by the Capital Markets Authority (CMA). The regulations are set out in the Collective Investment Schemes Regulations and the Capital Markets Act which have been enshrined in the Information Memorandum and the Trust Deeds to protect the investor.

The regulations impose duties and responsibilities on the key service providers of the fund, and require the fees and charges to be transparent and published within the information memorandum.

The regulations impose duties and responsibilities on the key functionaries of the fund, and require the fees and charges to be transparent and published within the information memorandum.

## HOW TO INVEST

Fill out the application form and attach all the documents as listed in the application form. A copy of the application form can be found on our website or at our office or in any of our branches.

## TAX

Please note that withholding tax is applicable on dividend and interest income. All such income received by the Fund will be net ie appropriate tax will have been deducted at source.

## REPORTS AND ACCOUNTS

A statement providing details of the unit holder will be provided on a monthly basis. Audited annual reports and accounts will be prepared as at 31st December and an abridged report sent to the unit holders. Copy of Trust Deed are available from the offices of the Fund Manager or the Trustee

## DISCLAIMER

*To find out more about this product or any other product, speak to our customer service representatives in any of our branches. Whilst these products have been approved by the regulator, Capital Market Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statement made or opinions expressed in this regard.*

*Past performance is not necessarily a guide to future investment performance. There are no guarantees on the investor's capital as the value of investments can fall as well as rise depending on the performance of underlying investments.*

*The prices of Apollo Equity Fund, Apollo Balanced fund and the yields of the Apollo Money Market fund may change on a daily basis. Prices of units can fall as well as rise as a result of changes in the value of the underlying investments.*

*Investors should refer to information memorandum and other incorporation documents available at the offices of the Fund manager for full terms and conditions attaching to their investment in the Unit Trust Funds.*

*This brochure DOES NOT constitute investment advice and investors should consult professional advisors.*

*The price of shares, and the income therefrom if the collective investment scheme pays dividends, may go down as well as up: and Investors are reminded that in certain specified circumstances their right to redeem their shares may be suspended.*

## Head Office

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